

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Heather Mullins Williams  
Debtor

Case No. 24-01335-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jul 07, 2025

User: mssbad  
Form ID: 309A

Page 1 of 2  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:**

Recip ID	Recipient Name and Address
db	+ Heather Mullins Williams, 6817 Oak Ridge Rd., Vicksburg, MS 39183-7269
5381832	+ Makwa Finance, P.O. Box 843, Lac Du Flambe, WI 54538-0843
5381834	+ Mendota Insurance Co, P.O. Box 15122, Worcester, MA 01615-0122
5381836	Mission Primary Care, 1901 Mission 66, Vicksburg, MS 39180-3711
5381837	Money Messiah, P.O. Box 1469, Kahnawake, Quebec, J0L1B0
5382274	River Oaks Hospital, LLC dba Merit Health, River Oaks, C/O DAVID L. MENDELSON, Esq., Mendelson Law Firm, P.O. BOX 17235, MEMPHIS, TN 38187-0235
5381839	+ Safeway Insurance Co, PO Box 92010, Lafayette, LA 70509-2010
5381840	Spot Loan, PO Box 927, Palatine, IL 60078-0927
5381843	+ The Ford Insurance Age, 1990 S Frontag Rd, Ste D, Vicksburg, MS 39180-5232
5381844	+ Vicksburg Clinic, P.O. Box 14099, Belfast, ME 04915-4034
5382272	Vicksburg Healthcare, LLC dba Merit Health, River Region c/o David L. Mendelson, Esq., Mendelson Law Firm, P.O. Box 17235, Memphis, TN 38187-0235

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jul 07 2025 20:13:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	EDI: BENSHAFFER	Jul 08 2025 00:16:00	Eileen N. Shaffer, P.O. Box 1177, Jackson, MS 39215-1177
ust	+ Email/Text: ustregion05.ja.ecf@usdoj.gov	Jul 07 2025 20:13:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5381823	+ Email/Text: bnc@teampurpose.com	Jul 07 2025 20:13:00	Advance America, 750 Shipyard Dr, Ste 300, Wilmington, DE 19801-5159
5394387	+ EDI: AISACG.COM	Jul 08 2025 00:16:00	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5381824	+ EDI: GMACFS.COM	Jul 08 2025 00:16:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
5390732	^ MEBN	Jul 07 2025 20:10:03	Blue Frog Loans, c/o Creditors Bankruptcy Serv, P.O. Box 800849, Dallas, TX 75380-0849
5381825	+ Email/Text: samantha.brucker@phfsgroup.com	Jul 07 2025 20:13:00	Blue Frog Loans, P.O. Box 725, Fenton, MO 63026-0725
5381826	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 07 2025 20:16:51	Credit One Bank, Attn: Bankruptcy, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5402635	+ Email/Text: bankruptcy@curo.com	Jul 07 2025 20:13:00	First Heritage, 101 N Main St. Ste 600, Greenville, South Carolina 29601-4846
5381827	+ Email/Text: bankruptcy@curo.com	Jul 07 2025 20:13:00	First Heritage Credit, 101 N Main St, #600,

District/off: 0538-3  
Date Rcvd: Jul 07, 2025

User: mssbad  
Form ID: 309A

Page 2 of 2  
Total Noticed: 36

			Greenville, SC 29601-4846
5381828	Email/Text: bankruptcy@gi.md	Jul 07 2025 20:13:00	Gastrointestinal Assoc, P.O. Box 22668, Jackson, MS 39225-2668
5381829	+ EDI: PHINGENESIS	Jul 08 2025 00:16:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5381830	Email/Text: govtaudits@labcorp.com	Jul 07 2025 20:13:00	Lab Corp, P.O. Box 2240, Burlington, NC 27216
5381831	Email/Text: govtaudits@labcorp.com	Jul 07 2025 20:13:00	LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
5405238	Email/PDF: resurgentbknotifications@resurgent.com	Jul 07 2025 20:16:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5381833	Email/Text: cdavenport@lawmemphis.com	Jul 07 2025 20:13:00	Mendelson Law Firm, PO Box 17235, Memphis, TN 38187
5394555	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 07 2025 20:16:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5381835	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 07 2025 20:16:56	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5382587	+ Email/Text: bnc@teampurpose.com	Jul 07 2025 20:13:00	Purpose Financial Inc, PO Box 3058, Spartanburg SC 29304-3058
5396443	EDI: Q3G.COM	Jul 08 2025 00:16:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
5381838	+ EDI: PHINELEVATE	Jul 08 2025 00:16:00	Rise Credit, P.O. Box 101808, Fort Worth, TX 76185-1808
5403341	Email/Text: bankruptcy@springoakscapital.com	Jul 07 2025 20:13:00	SPRING OAKS CAPITAL SPV, LLC, PO BOX 1216, CHESAPEAKE VA 233271216
5381842	Email/Text: bankruptcy@springoakscapital.com	Jul 07 2025 20:13:00	Spring Oaks Capital, 1400 Crossways Blvd, Suite 100 B, Chesapeake, VA 23334
5381841	Email/Text: bankruptcy@springoakscapital.com	Jul 07 2025 20:13:00	Spring Oaks Capital, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2025

Signature: /s/Gustava Winters

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

### United States Bankruptcy Court Southern District of Mississippi

**Information to identify the case:**

Debtor 1	<b>Heather Mullins Williams</b>	Social Security number or ITIN <b>xxx-xx-6152</b>
	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
Debtor 2		Social Security number or ITIN _ _ _ _ _
(Spouse, if filing)	First Name Middle Name Last Name	EIN _ _ - _ _ _ _ _
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: <b>24-01335-JAW</b>	Date case filed in chapter <b>13</b>	<b>6/7/24</b>
	Date case converted to chapter <b>7</b>	<b>7/7/25</b>

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Heather Mullins Williams	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	6817 Oak Ridge Rd. Vicksburg, MS 39183	
<b>4. Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
<b>5. Bankruptcy trustee</b> Name and address	Eileen N. Shaffer P.O. Box 1177 Jackson, MS 39215-1177	Contact phone 601-969-3006 Email eshafter@eshafter-law.com

For more information, see page 2 >

Debtor **Heather Mullins Williams**Case number **24-01335-JAW**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 601-608-4600  <b>Date:</b> 7/7/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 22, 2025 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: Eileen N. Shaffer</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 905 950 7847 and Passcode 8931265934 , OR call 769-215-5931.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 10/21/25</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	